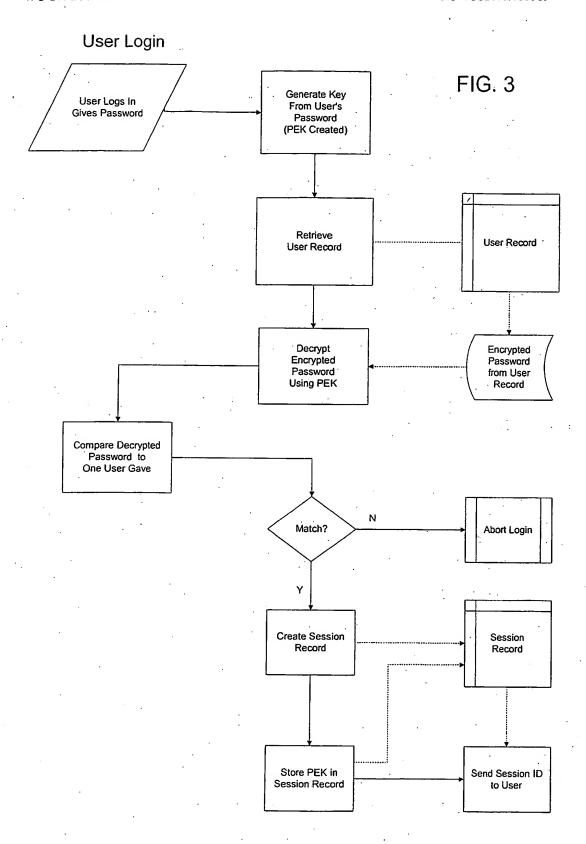


User Record		
Username		
Encrypted Password		
Encrypted Credit Card Data		
Encrypted E-Mail Address		
Encrypted Other Sensitive Data		

Encrypted using PEK

FIG. 2



Session Record	*
Session ID	
PEK	
Encrypted Credit Card Data	Encrypted using PEK
Encrypted E-Mail Address	
Encrypted Other Sensitive Data	

FIG. 4

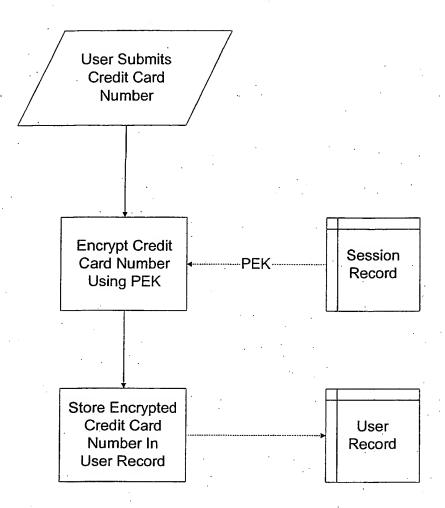


FIG. 5

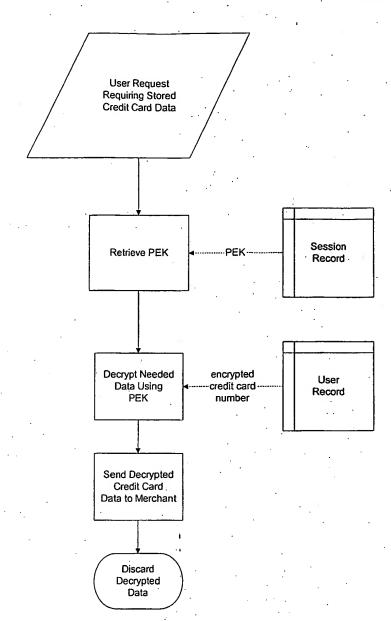


FIG. 6

